

Borne the Battle

Episode # 192

Emergency Relief with Army Veteran LTG Raymond Mason

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(Text Transcript Follows)

[00:00:00] Interview:

Raymond Mason (RM): Alright. How's it going, Tanner?

(TI): Good, good. So, Lieutenant General Raymond Mason.

(RM): Yup. Present and accounted for by all accounts.

(TI): You know, sir, reading your bio, of everything in there. I think one thing that stuck out the most was that your son was a PGA tour golfer.

(RM): Well, he's a professional golfer.

(TI): Okay.

(RM): He's played in PGA tours, he's not currently on the tour.

(TI): Roger.

(RM): He'd like to be on the tour.

(TI): Is he looking for it?

(RM): Oh, yeah. Yeah. He's chasing it like a lot of guys are.

(TI): Yeah.

(RM): He's played in the US Open. In fact, we were just out in Hawaii. He was trying to qualify for the Sony Open. But yeah, no, great kid. He's not a kid anymore. I mean, he's in his mid-thirties, so, but you know, he was an All-American in college, so, it's a tough, tough gig. You know, every year there's 125 guys that are at the top of the money list. Everybody else below that's chasing the—

(TI): The money.

(RM): Chasing the money. Yeah. So anyway, he's good kid. I also, my daughter - was a servant in the Army for five years as a civilian in Germany in Stuttgart. She ran child development centers.

(TI): Oh, wow.

(RM): Which is one of the topics we're going to talk about.

(TI): Absolutely.

(RM): So, proud of both my kids, my wife and I met in college at James Madison University.

(TI): JMU.

(RM): JMU Dukes, who almost came, won the national championship again, bested by a bit. They've- they've won. They've been coming second a couple of times. So, great place.

(TI): I've always heard, now, my wife was a hokey.

(RM): Yeah. My daughter's a hokey, so she, yeah.

(TI): Yeah, no, I've always heard JMU the place to go if you're, there's not as, not as many guys that not as many guys there as there are girls.

(RM): That's right, cause when I started there, it was probably about 70%, women. And, with my great face for radio, I need all the odds I can get. But no, I'm- my wife's a lovely, lady. Beautiful. And she puts up with me. So, what can I say?

(TI): Hey, those are the best kind.

(RM): I actually started the ROTC program with a couple other of my buddies at JMU.

(TI): Oh, really?

(RM): It didn't exist, and I went there to play football, got hurt. I needed some money, so I ended up, a couple of us got together, went over to UVA across 33, across the mountains there and talked to the professor of military science, and he agreed to begin a pilot program and, worked out great. So, it's a magnificent program there at JMU. Now, one of the best in the country.

(TI): I was wondering, you know, one of my first questions was going to be why do you- why did you decide- what made you decide to join the military in the first place?

(RM): Join the Army. Yeah. Well, my dad was in the Army for 30 years. And you know, he's a World War II, Korea, Vietnam vet, and yeah. So, I grew up in that life. He- he didn't, you know, you know, really direct me one way or

the other, gave me great sound advice. And as you know, my college years went along and like a lot of folks, I said, well, you know, I'll do a- do a stint in the Army, three years, and go off and do something else. And, you know, loved being around soldiers, I had some magnificent assignments in Fort Bragg at the great 82nd, and- and- and one thing led to another. Before you know it, 35 years went by. So, it went by pretty quick actually, in hindsight.

(TI): 35 years in the- in the- in the Army.

(RM): Yeah.

(TI): You must have had either a best friend or a mentor that sticks out. Tell me about one.

(RM): Yeah, sure. I had a number of incredible mentors that took care of me. The first guy I worked for as a general officer. A guy named Ken Louie. I was his aid, and he kind of got me started in the right direction. I was an aid for a four-star, General Tuttle, and his wife, Helen, we still stay in touch with them. Just, you know, you look up gentlemen in the dictionary, there's a picture of him and, and Helen, a gentle man and gentle woman, just incredible people. My brigade commander, when I was a battalion commander, Bob Dale. Retired as a three-star. Johnny Wilson, who was, African American, started off as a private in the Army and retired as a full four-star general.

(TI): Oh, wow.

(RM): Great mentor. I still see him now and then, so I've been blessed. And I had some incredible noncommissioned officers. I remember my first platoon Sergeant, Bill Hicks, retired as a sergeant major. My sergeant major George Duncan lives down in uh, in near Fort Hood. We still, we are friends. We call each other your battle buddy. And my battle buddy. Mark Chance, who was my last sergeant major in the Army, at G-4, Army G-4. Great, great non-commissioned officer. I've- I've been blessed with NCOs.

(TI): If you were to pick one out and to say they taught me X, what's- what's the first memory that pops in your mind?

(RM): Well, I mentioned Johnny Wilson. Let me tell you a little story about General Johnny Wilson. He was down to earth. He was kind of like, reminds me like what- how they used to describe Omar Bradley, this the soldier's general, right?

(TI): Yeah.

(RM): This is one of the things he used to do, which was amazing to me, and so we would go to an installation. I used to travel with him. We'd go to an Army base and we'd arrive in civilian clothes. He would always go to the barbershop first. And he'd sit down and get his hair cut, even if he didn't need it, and he would talk to the barbers. "Hey, what's going on on the post? What are soldiers worried about? What's their concerns?" Barbers are kind of like bartenders, right?

(TI): Absolutely.

(RM): They hear all the scuttlebutt from the troops.

(TI): Interesting.

(RM): And he would hear all that. And then when we went to our first meeting, he would start telling the leaders in this- at the installation, "Hey, this is what I'm hearing. This is what's going." They're like, sir, how do you know this stuff? Just that kind of basic, great soldiery and leadership. That's just one example. He- he- I admire him very much, and he is exactly who he appears to be. Humble, smart, tough, humility, all those things.

(TI): Very good. General Mason, I noticed that you were in the 82nd Airborne. That you were the support command officer for- for Grenada.

(RM): Yeah.

(TI): I'm assuming back at- that's back in the 80s?

(RM): Yeah, it was '83. It was October of '83. Geez. Some points it seems like it was just the other day. Yeah. I was an operations officer and ended up being the operations officer forward for, my brigade commander, Bill Daley, a retired colonel. Great, great, great airborne warrior. Anyway, I could tell you stories about that, but it was an exciting couple of days there, I'll tell ya.

(TI): Yeah. Not many people know about- about that.

(RM): Yeah.

(TI): You know, those smaller actions in the 80s, Panama, Grenada, all these other ones. How did- how did your command support the 82nd in that- in that action?

(RM): Yeah, so, we were really there. It was a logistics command, of course. So, we were bringing in the beans and the bullets. Everything was via an air

bridge, mostly coming out of Fort Bragg. Pallets of ammunition, pallets of food, pallets of repair parts, pallets of water. We started- then we got the, uh, water purification units in and started doing that. Medical support. I actually flew in with a bunch of me- medics who had blood and things of that nature. So, it was a pretty quick operation. We did lose some American soldiers, unfortunately. but we were able to restore democracy to Grenada. Grenada is a thriving island now in the eye- in the, uh, Spice Island chain. In fact, I know a lot of people that have gone there on cruises.

(TI): Yeah.

(RM): So, it turned around.

(TI): I also noticed that you were the senior mission commander in Hawaii for a time. Now, my father in law, he spent close to a third of his 30-year career in Hawaii. Loved every minute of it.

(RM): Was- was he a Marine as well?

(TI): No, he was a soldier.

(RM): Oh, okay.

(TI): Missile defense.

(RM): Sure.

(TI): Retired chief warrant officer five. You know, we went back last year and it's the first time I ever went to Hawaii and he showed me, you know, as much as he could show me in a week, you know.

(RM): Yeah.

(TI): What was your favorite command or duty station while you were in?

(RM): Well, I mean, Hawaii, certainly tough, tough, assignment there in Hawaii.

(TI): [Laughter]

(RM): And a tough dut - no, I mean, we- we were, we had units all over the Pacific. So, we, you know, that- the Pacific theater, while many ways is considered a Navy theater. And, and I, you know, there's a lot of truth in that. There's a lot of ground forces and there's, you know, 30 nations that were involved with, and most of them are- have ground forces, not big Navy. So, a lot of engagements. And so, while I loved my time in Hawaii, two tours there, once in the 25th division. Went back and commanded

the eight theater sustainment command, which had responsibility for Army logistics and some joint across the Pacific. Hawaii is certainly a highlight, but I also got a chance to serve with the Australian Army in '87-'89 and that was a unique opportunity. I got to command an Australian unit.

(TI): Interesting.

(RM): I was so impressed by the capabilities that professionalism, and frankly, work hard, play hard for sure. With the Australians. But yeah, I would say Australia was certainly in the top few assignments in my life, without a doubt.

(TI): Absolutely. Retirement. How did retirement come for the Lieutenant General Mason?

(RM): Well, you know, when you're a three or four star, you serve at the pleasure of the secretary and the Chief of Staff of the Army, and that's fine. In fact the day you get promoted to three-star, guy shows up in your office and you sign a letter and it says it upon three years of completion of your time, you'll submit your resign- you'll submit your retirement paper, unless the chief tells you otherwise.

(TI): Interesting.

(RM): General Odierno, again, a leader I admire very much, was the chief. When my three years were coming up, he, uh, called me up to his office, said, "Ray, I love you like a brother, but I got nothing else for you." "Sir, got it. Understand." There was no four-star assignment for me. But look, it- it, you know, I look back on 35 years. Don't regret a moment of it. But, you know, looked on for whatever was gonna happen next in my life.

(TI): Yeah.

(RM): So, shed a few tears, but nothing too ridiculous. But I miss the people. Get to run into him every now and then. But that's what I miss most about it was, the soldiers I got to serve with.

(TI): I think that's a lot. I think that's true for a lot of veterans. As you just remember, the- the- the people, you know, not as much as—ya know, the institution's great. It's a great place to grow up in. But definitely the people I think is where people look back and go, that's- that's what I miss the most, the camaraderie between, between soldiers, soldier or Marine to Marine.

(RM): Most definitely. That's what it's about. Soldiers fight for each other.

(TI): I- I did not know that it was a paper you actually had to sign.

(RM): Oh, yeah.

(TI): You always hear, you know, in- in- in enlisted ranks and you know, you always hear that you serve at the pleasure of, and then when it's your time. I didn't know it was an actual paper you had to sign.

(RM): It's kind of surprised me, myself, tell you the truth. When the guy showed up in my office, I said, "Okay."

(TI): The secret society.

(RM): [Laughter] Yeah, well.

(TI): That's interesting. Now you and I roughly got out the same time. You got out in October 2014.

(RM): Yeah.

(TI): I got out in January 2015. Now if you're listening, you can go back to episode 134 and you can hear about my tran- transition about that, around that time. But was it- what was it like for Lieutenant General Mason to get out into the world after 35 years in the Army?

(RM): Yeah, well, as I was, you know, coming close to retirement, I thought of- thought about what do I want to do? And my wife and I really wanted to stay in the DC area. My mom, who's 92, lives in this area, I have some family in this area and my wife grew up in Williamsburg. So, Virginia has kind of been a home for us. My dad retired in '70 and we moved up here to DC. So, location kind of made sense. I think you do that first. And then I looked around for a couple different things that might- might work for me and- and work for our family. And so, I ended up talking to, again, another mentor of mine, General John Coburn, who was the CEO of a company. So, I worked for him and that team for about two years. But then I got a call from my predecessor, Lieutenant General Bob Foley, Medal of Honor recipient, and amazing leader and patriot and warrior, and I mean, a hero. So, Bob called me up. General Foley called me up and said- asked me if I was interested in throwing my name in the hat to join AER, replace him. And I didn't hesitate. I said, you know, I love what I'm doing, this is a great job. But being back with soldiers, you know, and helping families, geez, what could be better than that?

(TI): Yeah.

(RM): So, I tell people, this is the second-best job I ever had in my life. And people say, "Oh yeah, what was the first?" We already alluded to it. Being a battalion commander in the great 82nd Airborne Division. Tough to beat that. But this is right behind it because every day we're helping soldiers and their families, you know, kind of weather the- the storms of life and- and the, particularly, in our case, the financial storms that occur.

(TI): Danny Chung, who's the- who's the Chief of Staff of- of Microsoft Military Affairs—

(RM): Yeah.

(TI): And a former OIC of mine.

(RM): Is that right?

(TI): Yes, sir. He said in his interview that even though he had over 10 years of transition since I interviewed him to the time that he got out, that he still hadn't fully transitioned into civilian life.

(RM): [Laughter]

(TI): Do you feel like you fully transitioned or you think, do you think there's some- do you think there's some truth to that statement?

(RM): Yeah, I think so. Well, I think there is, I mean, you know, the two years I worked for a company- that VTS company. We had a number of military contracts so I was engaged with military folks. This job now is like being back in the Army except I don't have to take that new PT test, which is pretty tough. Thank God! I work around five, now six magnificent sergeant majors retired in AER. My deputy is a colonel, my chief financial officers' a lieutenant colonel. We've got some other military folks in the office, so I'm kind of back in the Army. So, there's- there's some truth to that.

(TI): Sure.

(RM): You know, there's the age old story about the day after the general retires walks out to his, you know, the car gets in the back seat. There's nobody in the front seat to drive him anywhere. He's like, well, what the heck happened? You know? So, no, I never really had that experience. You know, again, I- I- I think I've transitioned, but in a sense, I've also transitioned back in, so it's, you know, it's the circle of life, I suppose.

(TI): Yeah. You're still in the- in the soldier world.

(RM): Yeah. And I get to travel around the Army and, you know, get to see soldiers and families.

(TI): Yeah. Armo- Army Emergency Relief Fund. Now, I'm assuming that that fund is something similar to the Navy Relief Fund.

(RM): Yeah.

(TI): That I'm familiar with, during my time in. But for those that may not be familiar with these- these funds, can you give a brief description of what the Army Emergency Relief Fund is?

(RM): Sure. So, we've been around 78 years, stood up in 1942 by then Secretary of War Stimson and the Chief of Staff of the Army in 1942, George Marshall. And the mission statement was to relieve financial distress on the force. And in fact, the USO gave us our first initial dollars, the kind of seed dollars to get us started. And they're still a magnificent partner of ours. And what we are all about is helping soldiers and their families when they face tough financial challenges. By the way, you mentioned the other relief agencies, so Navy Marine Relief, Air Force Relief and Coast Guard Relief, we're all very similar. We have some, you know, individual nuances to our services that meet our services, you know, kind of culture and creed and so on.

(TI): Sure.

(RM): But we're all very close and we talk all the time.

(TI): Got you.

(RM): We all have very similar missions. So, in our 78-year history, we've been the conduit through which about 2 billion dollars in assistance has been provided to about 4 million members of the Army team.

(TI): Wow.

(RM): By the way, a billion of that since 9/11.

(TI): Wow.

(RM): And are a military and a nation at war for 20 years, puts a lot of stress on families. And so that demand has gone up. The- the issue is, you know, the soldier faces an issue. Come in to see us at AER. We're located at 70 places around the Army, inside Army Community Service. Again, very similar to the other services. By the way, any military member can go into any other relief agency and be supported.

(TI): I was going to ask that, you know, as a Marine, can I go to Army—

(RM): Yeah, you can. You're supposed to go to your nearest Marine facility, in this case Quantico, if it's within 50 miles.

(TI): Sure.

(RM): But if you're outside of 50 miles or it's an urgent requirement, you could go to Fort Myers, a Marine, into the- into the Army Mercy Relief office at ACS. Now, they're going to- they're going to handle the case underneath Navy Marine rules—

(TI): Sure.

(RM): And policies and the money will eventually come from Navy Marine, but the person at AER is going to help you out.

(TI): There's a way that you guys—

(RM): Exactly right. The other piece is you can always call the American Red Cross. 24/7. You call the American Red Cross. They're going to work the case. They have a certain amount of authority to issue dollars directly from them. Usually we send that red cross, we'll send that to a soldier, sailor, airman, Marine, or Coast Guardsman by- to the nearest Western Union. Every year we do about 70 million in assistance. About 50 million of that is a no interest loan, zero interest.

(TI): Yeah.

(RM): About 10 million of those dollars are grants. Soldiers don't have to pay that back. And then we do another 10 million dollars in educational scholarships for spouses and their children. Military members have lots of other programs—

(TI): And there's no interest on any of the 70 million dollars?

(RM): Not- not a cent.

(TI): That's good.

(RM): Not a cent.

(TI): That's good. Now, of course *Borne the Battle* is a veteran centric show. So, the first thing I'm going to ask you is, can veterans still take part in any of these relief funds or Army Emergency Relief fund?

(RM): Yeah. So, all the services are under the same DoD policy for this. When at first, when we first started in 1942, it was only focused on active duty.

(TI): Yeah.

(RM): And similar with the other—

(TI): And I remember that from my time. And I just remember it was just for active duty.

(RM): And it has changed over time. So, here's a couple of- this is who's eligible for AER.

(TI): Very good.

(RM): Active duty and their families, retired soldiers, other service members and their families. Medically retired. If you're receiving a medical retirement pay from Defense Finance and Accounting Service. Survivors. So, if you lost your loved one and you're a survivor—

(TI): Interesting.

(RM): You're eligible to come into AER. And then, reserve and national guard. If you're an active guard reserve, you're already fully eligible. If you're- if you're an individual mobilization augmentee, a title 32, an individual ready reserve, if we bring you on to active duty on the 31st day, you become eligible.

(TI): Very good.

(RM): We also waive that frequently. If there's a natural disaster, the most common is, most- most recent one that we had that was pretty significant was Hurricane Maria down in Puerto Rico and the Virgin Islands.

(TI): Yeah.

(RM): That devastated that area. We provided almost 3 million dollars in grants that they don't have to pay back to reserve and national guard soldiers that were not called to active duty. We do that for forest fires, floods—

(TI): I noticed a lot of your press releases have, a lot of- a lot of disasters on there.

(RM): Yeah.

(TI): Hey, if you're in this area of- of disaster operations, let's say, you guys do offer that.

(RM): Yeah, so we work very closely with the Army National Guard Bureau, as well as the US Army Reserve commanders and sergeants majors. And if

they hear about a - or we see it on the national news, if there's some kind of a natural disaster, we will engage with the local folks. A lot of times we'll talk to the civilian aids to the Secretary of the Army, find out what's going on in their state, and is this something we think we want to go ahead and waive that requirement for the reserve and national guard.

(TI): I know you got the- the Red Cross phone number. Is there any other way to apply, either online or if you're not near an installation?

(RM): Yeah, absolutely. You can go online to our website. In fact, we're just changing our website, so our website will—

(TI): Shoo - shoot me the link and I'll put it in the blog.

(RM): Yeah, sure. Absolutely yeah. And right now we don't have an online application process, but you can- on that website you can go to, you can find any AER office around the world. You put in your zip code, it'll show you where the nearest AER office and the phone to call. You can call them. And again, there's always the Red Cross. We are fielding a new IT system. It'll be fielded- the end- by mid to end of this year, it will have an online application process with document upload. So you could be at your barracks or at your home, do all your documentation you need, whether it's a bill for a car repair or it's your budget or whatever it is, take a picture of that, upload it, and by the time you come into AER, the case is pretty well already ready to go.

(TI): Gotcha.

(RM): By the way, we turn away less than 1% of the people that come into AER. And usually if they- that's for something that's prohibited by Army regulation from us supporting. For example, legal fees. We also don't pay for marriages or divorces, by the way.

(TI): [Laughter] And you know, and the fact that you're bringing that up tells me that's a least been tried.

(RM): Of course. Yeah. Well, and the idea is that, you know, this- what AER is about is helping you for something that you should have planned for, but perhaps got in the tough spot. By the way, the most common thing that people come to AER for is- one is car repair. We also do car replacement up to four thousand dollars. The second, in the last few years, it's been very common, is rent and deposit on rent. PCS to a new installation, don't have on post housing, got to go off, high cost area, you have to put down a month's rent, a month's deposit, open up all those things.

(TI): Yeah.

(RM): But the Department of Defense recently changed back the way it used to be. Used to- the last, I think it's five, six years. When you were PCSing you used to be able to draw dislocation allowance before you came to your new installation.

(TI): Yeah, I remember that.

(RM): What they did- I think five, six years ago, is they said, no, you'd draw that after you file your claim, after you've already PCS'd. That puts some folks in tough spot.

(TI): Yeah.

(RM): Department of Defense reviewed again, said, hmm, this isn't working. So I anticipate that the demand for rent and deposit or rent will probably go back down again based on the- the- the review that DoD did and reinstituting you can draw dislocation allowance at your current duty station before your PCS and it's the right thing to do.

(TI): Interesting. Absolutely. Going back to, some, you know, it's interesting, I didn't know about the- the survivors of fallen service members. Talk to me about the scholarships. I, you know, I always remember, you know, hey, help you pay your bill, and I remember that part of the relief fund, I don't- I don't remember scholarships. So, spouses and children can apply for scholarships?

(RM): Yeah. So, all of our programs are needs-based. There's an exception. I'll talk about in a minute, but it's based on your family budget, where you are financially, and we take a look at that. So, for scholarships, it's again, it's a similar needs-base process. You do have to submit, you go on our website, the scholarship application's there, it's very- pretty basic, but you also have to submit a federal aid form, it's called FASA. And that kind of lays out your family's ability to cover college. We look at those two things, and then we base the amount of the award- of the grant based on- on your family's ability to pay for college.

(TI): Almost like a yellow ribbon program

(RM): Yeah, it's a little bit like that. So, spouses can apply anytime during the year. The average spouse scholarship is usually around 1800 to 2,000 dollars depending on how many spouses apply and what our board of managers approves. And then all- and then- and then children apply between January and April, kind of focused on the fall semester. Average

scholarship for a child somewhere between 2,500 and 3,000. Is that going to pay for a full ride to University of Virginia? No, but it gets you started and you can apply each year that you're in an undergraduate status. Spouses, as long as they go to an- applied an accredited organization, university, could be online. They have to carry at least six hours. Children got to carry at least 12 hours and maintain a 2.0. Which, for me, would've been pretty tough in college, actually, tell you the truth. One other scholarship program I'd really like to highlight, we have what's called the 9/11 scholarship program. And what this program does, is any military or any Army member who was either killed or seriously injured in the Pentagon day of 9/11, this fund pays for the complete education of the spouse or children of that military member. To include, now graduate school. We've- we've had about 40 folks go through this program, tune of several million dollars. Every one of them has a story. It's absolutely incredible. And if they get into Harvard, this fund will pay for the full cost of Harvard. So, it- it warms your heart. Most recently, Tammy LaCroix, brought this family up to us. They have, the mother has two kids. The daughter has gone to college and used the 9/11 fund. But the son has autism, and she was concerned that when she's no longer around, what's going to happen to her son. So, she came and talked to Tammy and said, look, there's a program where I can send my son during the week to a boarding school, learn life skills, comes home on the weekend. That'll give him the ability to- to manage life. It's not a traditional college education. And Tammy said, I recommend we approve this and us in the board's like, no question. Absolutely the right thing to do. And that's the kind of thing that- that gets me up in the morning and gets me to come to work. I mean, what could be better than that? And this young man will now be able to move through life with all its challenges and, you know, made that- made that family, you know, really whole after their terrible loss.

(TI): You know, one thing I didn't know about Army Emergency Relief Fund was that the VA has somebody on the board.

(RM): Right.

(TI): How- how does that VA representation help you as the director?

(RM): Yeah. So, we have a board of managers that provides us our strategic guidance. The vice chief of staff of the Army is on that. The Sergeant Major of the Army's on that. Other leaders and other command sergeants majors are on that board. The spouse of the Chief of Staff of the Army and the spouse of the Sergeant Major of the Army are on there.

We also are very blessed to have Major General, Retired, Gina Farrisee, who I've known for a long time, we served together. She's here with the Veteran's Administration and she's on our board. Our chairman brought her on the board specifically to talk to veterans' issues, and she provides her perspective and it's invaluable to us and I bounce ideas off- off Gina about making sure that we're supporting those veterans that are eligible for AER. I think that that leadership they provide is- is invaluable. And it- it gives us a touchtone to what's going on in the Army. We also have a number of retired folks that are on our- on our board. Patty Shinseki, the spouse of the former—

(TI): Secretary of VA, yep.

(RM): Secretary of VA- great, great folks. I see them quite often. She was on our board for decades. She was on the board when she was the chief- when General Shinseki was the- was the chief, and then we brought her on the board as our retired senior spouse, which she just recently retired off the board this past December.

(TI): Got you.

(RM): And in- in recognition of her decades of faith- faithful service to our nation and our Army, and the VA, we decided to name our spouse scholarship program, the Patty Shinseki Spouse Scholarship Program.

(TI): You said you ha- you have this VA representation on the board. Give me an example of something that the board learns from their- their experience, their leadership, and what they bring from a veteran's perspective. And- and how has that changed your, maybe a mission focus towards maybe towards the veterans a little bit? That are- that are eligible.

(RM): Sure. Yeah. So, I think some of the programs that in categories that we've added, particularly some of the medical issues. So, we have a number of medical categories of assistance. So, for example, and it's up to a- it's a grant up to four thousand dollars. This could be for wheelchairs, beds, ramps at your house, heavy blankets for children with autism that helps them feel more comfortable. So that issue of medical stuff, which we have historically not gotten involved in too much. I think the veterans in the- all the work that you guys do with your hospitals brought a- a perspective into that- an area that we hadn't really gone into before. And so, I think Gina's comments about that. And of course, other leaders' comments about focusing on some of the medical needs that are out there is a relatively new area for us, but it's something I think that, you

know, many of these injuries, particularly in the last 20 years, these are generational issues.

(TI): Yeah.

(RM): And we need to address those. There's lots of other organizations doing it. Wounded Warrior Project, you know, the Fisher House, all those kinds of things are doing magnificent work out there, but we're doing our part, as well. So that's the kind of thing that- that's been brought to us.

(TI): General Mason, what's one thing that you learned in service that you apply to what you do today?

(RM): Take care of people. Make the tough calls. Focus on the mission. But if you take care of- one of the things my dad told me, he says, "Look, if you take care of your soldiers, they're going to take care of you." And I think that's true in all walks of life. Frankly, if you take care of your team, your team's gonna take care of you. I've been blessed to command at almost every level in the Army. And I- and that is a truism. And you know. You've got to be true to your word. You've got to walk the walk. And some of these things are, you know, kind of, you often use, and a bit trite, but- but they're true. And so the mentors I mentioned earlier taught me that, take care of people, focus on the mission, make the tough calls, and move out and, you know, close with and destroy the enemy. How's that? For good Marine thought. I think, we're, you know, this is the right thing to do. We ask a lot of our soldiers and their families. And we've got to give back to them. You know, again, we get no federal dollars. Every dollar we get is donated to us, either from active duty, retired, or American citizens and corporations. We receive, as I said, no federal dollars. But in about 90 cents of every dollar goes right back to soldiers. It's one of the best of any nonprofit in the United States. We focus on single soldiers, but also- also married soldiers and their families. We have some pretty good programs for families. One of the things we've recently done is assist with childcare. Costs of that, I can go into the details.

(TI): Yeah, please go ahead.

(RM): Okay, so.

(TI): This- this is all your time.

(RM): Okay.

(TI): That's a great thing about podcasts is that as long as the content is good, we be run as long as we want.

(RM): Okay well, you know, as- as you know, childcare can become pretty expensive. And so, we were- we were saw that the- the chief of staff of the Army, the secretary of the Army, were concerned about supporting families with childcare. Obviously our Army's become- and all the services have become more and more married.

(TI): Yeah.

(RM): I think the number right now is about 65 percent of the service. Active duty service is married, I think it's like 48 percent have children.

(TI): Wow.

(RM): If you look back 10, 15 years ago, those numbers were not that high.

(TI): That was not a thing.

(RM): Yeah, it wasn't. So, the demand is significantly increased for support for families. And childcare is a naturally, and of course, a lot of families, both- both husband and wife, work. Dual family. So—

(TI): And the childcare- and the childcare has gotten just so insanely expensive.

(RM): It's expensive.

(TI): It's almost like one- one income's going straight to childcare,

(RM): Yeah. It can be that way. And so, you know, this- the demand has exploded. Our capability on military installations to meet that demand is- is tough. You've got to build more facilities, you've got to hire more people. My daughter, as I mentioned earlier, ran childcare facilities for five years in Stuttgart, Germany for the Army. So, I have pretty intimate knowledge and with the things she did, and she- I'm very proud of that magnificent job she did. But anyway, so there's a program called the fee assistance program that the Department of Defense has. All the services have. That when a family PCSs from one installation to another, they go to the childcare facility. There is no room there. They have to go off post. And this is particularly acute in high- high cost areas.

(TI): Yeah.

(RM): You can apply for the fee assistance program, which gives you- gives a- an a family fifteen hundred dollars per child, per month when they have to go off post for childcare.

(TI): Wow.

(RM): Pretty big number. But as you can imagine, as you mentioned, childcare's pretty expensive. So, we did an analysis. What's- what costs beyond fifteen hundred were families bearing? It ended up being about 250 dollars beyond that fifteen hundred dollars for the family per month. So, we decided to open up a program where we would provide up to 500 dollars per month for the first three months after PCS. We can't provide a check every month, that's not what AER's mission is designed to do.

(TI): Yeah.

(RM): What the idea of that 90 days- those three months, is to give the family an opportunity as a shock absorber. Take a look at their family budget. Where can we trim, where can we adjust, where can we reset priorities to meet this demand? So as long as you're enrolled in the Army fee assistance program, you come to AER, you're then eligible for up to 500 dollars additional for those first three months to help you get over that- that hump.

(TI): Yeah, for active duty. That's- that's a- that's a big thing.

(RM): Big thing.

(TI): Big thing.

(RM): The single most important thing we do, luckily, it's not the highest demand, is emergency leave. You may remember this back when you were a Marine. There was a serious illness or a death back in your family back home where you came from.

(TI): Yes, sir.

(RM): Mom, dad, brother, sister, step situation, of the military member or their spouse. That is a fifth- for the Army- that is a 50 percent grant and a 50 percent loan. So, all the costs you bear, whether that's plane tickets, train tickets—

Both: Rental cars.

(RM): Accommodations, food, for you and your family to go back home, a minimum of 50 percent of that will be a grant and could become 100 percent grant depending on your individual circumstances. That second 50 percent is when we look at the family budget.

(TI): Roger. Very good.

- (RM): And- and the other part is just like all the services, we are rank agnostic, private to general, and everybody in between. The most common rank that comes into- really all the relief agencies, is E-5s and E-6s. And think about it. It kinda makes sense. E-5s and E-6s, been in the Army a little while. Most of them are married. They've begun to gather some debt. You know, they own a car or paying on a car. They're paying rent. Maybe they bought a house. They're taking care of kids. They got childcare.
- (TI): Starting a family will start doing that to you.
- (RM): Yep. Sounds real familiar. It's great and all that. But in your salary, while not bad. If you don't watch, you know, if you don't watch your budget month to month, you can get yourself in a trick. So, that's tends to be the most common rank that comes to AER. I love buck sergeants. E-5s are my favorite rank in the- in the military. But you know, they're- they're the ones- that's that point where they're under quite a bit of stress.
- (TI): Yeah. Yeah. What about- what about veterans? For those that are eligible, do you have any metrics on who comes in or—
- (RM): Yes. So, the majority of the folks that come in and they're active duty, but in the retired side, in- in the 50 million in loans, the retired is probably about 20 million of that.
- (TI): Oh, wow.
- (RM): In the scholarship side, is pretty significant, too. There's probably three to four million of the dollars that we provide, do go to retired folks. Similar to grants. About 10 percent of that 20 million ends up being grants for retired folks, and they're all veterans. So, yeah, probably a third or so of our demand that comes through the door.
- (TI): Definitely higher than I thought it was going to be, absolutely. Sir, any parting shots? Any- any- any Sage advice, any- any veteran life hacks that you've learned on your journey after service that you'd like to impart on- on anybody that's listening to this today?
- (RM): Yeah, you know, I mentioned the grants and I think they've kind of brings my thought, and I've heard Mark say this, look, asking for help is a sign of strength. Not weakness. You know, you're taught from day one when you put on the uniform, and as a military member in the United States, whether it's Marine, sailor, coastguardsman, airman or soldier, be tough. You can stand on your own two feet. You can make- all that's true, but look, life happens. You know, sometimes life throws you some curves, right? And, you know, things could be beyond your control. You can have

a housefire, car could break down. You could be just making- you could've made some unwise choices. Hey, I made a few in my day. I'm sure we all have—

(TI): Absolutely.

(RM): More than a few. And so, my comment to all military folks is, look, when it- don't hesitate. Come on into AER. Come in into to the Navy Marine Relief, go to Air Force Relief, go to Coast Guard Relief., That's why we exist. And the young PFC who comes to AER, got themselves in a tough spot for some reason. Maybe made an unwise choice or, you know, life happens. If we take care of that soldier, maybe he'll grow up or she could grow up to be the Sergeant Major of the Army someday. Hey, somebody is going to be the Sergeant Major of the Army 20 years from now. Why not that PFC, right? PFC Tanner Iskra, could be him, right? So, you know, if you put your arm around somebody, you never know how that's going to get paid back. So that's- that's my sage advice, asking for help is a sign of strength.

(Text Transcript Ends)